

|                                          |                                             |             |           |
|------------------------------------------|---------------------------------------------|-------------|-----------|
| <b>Information to identify the case:</b> |                                             |             |           |
| Debtor 1:                                | Leonard A Johnson                           |             |           |
|                                          | First Name                                  | Middle Name | Last Name |
| Debtor 2:                                |                                             |             |           |
| (Spouse, if filing)                      | First Name                                  | Middle Name | Last Name |
| United States Bankruptcy Court:          | Northern District of Illinois               |             |           |
| Case number:                             | 23-17334                                    |             |           |
|                                          | Social Security number or ITIN: xxx-xx-7356 |             |           |
|                                          | EIN: -- --                                  |             |           |
|                                          | Social Security number or ITIN: -- --       |             |           |
|                                          | EIN: -- --                                  |             |           |
|                                          | Date case filed for chapter: 13 12/28/23    |             |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|                                                                                                                                                                                                                                                 | About Debtor 1:                                                                                             | About Debtor 2:                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1. Debtor's full name</b>                                                                                                                                                                                                                    | Leonard A Johnson                                                                                           |                                                                                                                                             |
| <b>2. All other names used in the last 8 years</b>                                                                                                                                                                                              |                                                                                                             |                                                                                                                                             |
| <b>3. Address</b>                                                                                                                                                                                                                               | 1065 East Villa<br>Des Plaines, IL 60016                                                                    |                                                                                                                                             |
| <b>4. Debtor's attorney</b><br>Name and address                                                                                                                                                                                                 | David H Cutler<br>Cutler & Associates, Ltd.<br>4131 Main St.<br>Skokie, IL 60076                            | Contact phone 847-673-8600<br>Email: cutlerfilings@gmail.com                                                                                |
| <b>5. Bankruptcy trustee</b><br>Name and address                                                                                                                                                                                                | Thomas H. Hooper<br>Office of the Chapter 13 Trustee<br>55 E. Monroe St.<br>Suite 3850<br>Chicago, IL 60603 | Contact phone 312-294-5900                                                                                                                  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | Eastern Division<br>219 S Dearborn<br>7th Floor<br>Chicago, IL 60604                                        | Hours open:<br>8:30 a.m. until 4:30 p.m. except Saturdays,<br>Sundays and legal holidays.<br>Contact phone 1-866-222-8029<br>Date: 12/29/23 |

**For more information, see page 2**

**Case number 23-17334**

Location:

For additional meeting information, go to [www.justice.gov/ust/moc](http://www.justice.gov/ust/moc).

**Filing deadline: 4/1/24**

**Filing deadline: 6/25/24**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Leonard A Johnson  
Debtor

Case No. 23-17334-JPC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: Dec 29, 2023

Form ID: 309I

Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                     |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.                                                                                                                 |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2023:

| Recip ID | Recipient Name and Address                                                             |
|----------|----------------------------------------------------------------------------------------|
| db       | + Leonard A Johnson, 1065 East Villa, Des Plaines, IL 60016-6215                       |
| 30563466 | + CBK, 30 N LaSalle Ste. 1520, Chicago, IL 60602-3387                                  |
| 30563469 | + Endeavor Health Services, c/o Bankruptcy Dept, 1131 Broadway, Buffalo, NY 14212-1501 |

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                            | Date/Time            | Recipient Name and Address                                                                                  |
|----------|-------------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------|
| aty      | Email/Text: cutlerfilings@gmail.com                   | Dec 29 2023 22:04:00 | David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076                                  |
| tr       | + Email/Text: bncnotice@chicagoch13.com               | Dec 29 2023 22:04:00 | Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764    |
| ust      | + Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV           | Dec 29 2023 22:04:00 | Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027 |
| 30563464 | ^ MEBN                                                | Dec 29 2023 22:00:18 | Blitt and Gaines, 775 Corporate Parkway, Vernon Hills, IL 60061-3112                                        |
| 30563465 | + EDI: CAPITALONE.COM                                 | Dec 30 2023 02:59:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                  |
| 30563467 | + EDI: CITICORP                                       | Dec 30 2023 02:59:00 | Citibank, Citicorp Cr Srvs/Centralized Bk, Po Box 790040, St Louis, MO 63179-0040                           |
| 30563468 | + Email/PDF: creditonebknottifications@resurgent.com  | Dec 29 2023 22:14:33 | Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273                    |
| 30563470 | Email/Text: collecadminbankruptcy@fnni.com            | Dec 29 2023 22:04:00 | Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103                                                 |
| 30563471 | + Email/Text: Bankruptcy@Freedommortgage.com          | Dec 29 2023 22:04:00 | Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210    |
| 30563472 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Dec 29 2023 22:04:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379                         |
| 30563473 | + EDI: LENDNGCLUB                                     | Dec 30 2023 02:59:00 | Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802                  |
| 30563475 | Email/Text: ml-ebn@missionlane.com                    | Dec 29 2023 22:04:00 | Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348                                      |
| 30563474 | + Email/PDF: MerrickBKNotifications@Resurgent.com     | Dec 29 2023 22:14:22 | Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001                       |
| 30563476 | Email/Text: Bankruptcy.Notices@pnc.com                | Dec 29 2023 22:04:00 | PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222                                     |

District/off: 0752-1

User: admin

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Date Rcvd: Dec 29, 2023

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Total Noticed: 22

|          |                                        |                      |                                                                                         |
|----------|----------------------------------------|----------------------|-----------------------------------------------------------------------------------------|
| 30563477 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 29 2023 22:04:00 | PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222           |
| 30563478 | + EDI: SYNC                            | Dec 30 2023 02:59:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060          |
| 30563479 | + EDI: SYNC                            | Dec 30 2023 02:59:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060     |
| 30563480 | + EDI: SYNC                            | Dec 30 2023 02:59:00 | Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060       |
| 30563481 | Email/Text: bknotice@upgrade.com       | Dec 29 2023 22:04:00 | Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111 |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2023 at the address(es) listed below:

| Name             | Email Address                                                                              |
|------------------|--------------------------------------------------------------------------------------------|
| David H Cutler   | on behalf of Debtor 1 Leonard A Johnson cutlerfilings@gmail.com r48280@notify.bestcase.com |
| Patrick S Layng  | USTPRegion11.ES.ECF@usdoj.gov                                                              |
| Thomas H. Hooper | thomas.h.hooper@chicagoch13.com                                                            |

TOTAL: 3